

WHAT IS CLAIMED IS:

1 1. A method for generating a terms and conditions (T&C) statement for a
2 transaction, the method comprising:

3 using a portable device to conduct the transaction, the portable device having
4 portable device information;

5 determining if a terms and conditions statement is needed for the transaction
6 based on the portable device information;

7 dynamically generating the terms and conditions statement for the transaction;

8 and

9 outputting the generated terms and conditions statement.

1 2. The method of claim 1, wherein dynamically generating the terms and
2 conditions statement comprises using the portable device information to dynamically
3 generate the terms and conditions statement.

1 3. The method of claim 2, wherein the information related to the portable
2 device comprises information indicating whether the terms and conditions statement has been
3 accepted before; and

4 wherein the terms and conditions statement is not generated if the terms and
5 conditions statement has been accepted before.

1 4. The method of claim 1, further comprising:
2 determining information related to a device outputting the generated terms and
3 conditions statement; and

4 wherein dynamically generating the terms and conditions statement comprises
5 dynamically generating the terms and conditions statement based on the information related
6 to the device.

1 5. The method of claim 4, wherein the information related to the device
2 comprises information indicating whether the device is capable of displaying or printing the
3 terms and conditions statement,

4 wherein the terms and conditions statement is dynamically generated for a
5 display format or a printed format based on the information related to the device; and

6 wherein outputting the terms and conditions statement comprises displaying
7 the terms and conditions statement in the displayed format or printed format.

1 6. The method of claim 5, further comprising:
2 receiving input indicating whether the terms and conditions statement is
3 accepted;
4 if the terms and conditions statement has been accepted, processing with the
5 transaction based on a first set of rules; and
6 if the terms and conditions statement has not been accepted, processing the
7 transaction based on a second set of rules.

1 7. The method of claim 6, further comprising:
2 determining if redemption for the transaction is possible;
3 if redemption is not possible and the generated terms and conditions statement
4 is accepted, sending information to the portable device indicating an accumulation of an item
5 towards an incentive; and
6 if redemption is possible and the terms and conditions statement is accepted,
7 sending information to the portable device indicating an item for the transaction has been
8 redeemed.

1 8. The method of claim 1, wherein the transaction is a loyalty transaction
2 in a loyalty program.

1 9. A method for generating terms and conditions (T&C) statements, the
2 method comprising:
3 obtaining parameters for a loyalty program;
4 determining T&C information for the loyalty program from the parameters;
5 sending the T&C information to a distribution channel, wherein the T&C
6 information enables the distribution channel to dynamically generate T&C statements for one
7 or more portable devices for corresponding loyalty transactions.

1 10. The method of claim 9, wherein the T&C information comprises a
2 plurality of tags.

1 11. The method of claim 10, wherein the plurality of tags comprises a
2 template that is used to dynamically generate a T&C statement for at least one of the one or
3 more portable devices.

1 12. The method of claim 9, further comprising determining a plurality of
2 parameters for the T&C information, wherein the plurality of parameters are used to
3 dynamically generate the terms and conditions statements with the T&C information.

1 13. The method of claim 9, further comprising:
2 receiving input information for the loyalty program; and
3 translating the input information into the T&C information.

1 14. A device for using managing terms and conditions (T&C) statements
2 for use in connection with loyalty transactions, the device comprising:
3 an information determiner configured to determine information specific to a
4 loyalty transaction;
5 logic to dynamically generate a T&C statement based on the determined
6 information for the loyalty transaction; and
7 an output to output the generated T&C statement.

1 15. The device of claim 14, wherein the information specific to the loyalty
2 transaction comprises a T&C file that includes information useable to generate the T&C
3 statement.

1 16. The device of claim 15, wherein the information specific to the loyalty
2 transaction comprises a parameter file that includes information useable to generate the T&C
3 statement.

1 17. The device of claim 16, wherein the T&C file includes tags that
2 correspond to parameters in the parameter file, the corresponding parameters being used to
3 generate the T&C statement.

1 18. The device of claim 14, wherein the information specific to the loyalty
2 transaction includes information retrieved from a portable device.

1 19. The device of claim 18, wherein the information retrieved from the
2 portable device includes user information and information relating to a loyalty program.

1 20. The device of claim 14, wherein the T&C statement is generated based
2 on characteristics of the device.

1 21. The device of claim 14, further comprising a communicator configured
2 to output the T&C statement.

1 22. The device of claim 21, wherein the communicator comprises at least
2 one of a printer, display, and speaker.

1 23. The device of claim 14, further comprising a receiver configured to
2 receive an input indicating an acceptance or rejection of the T&C statement.

1 24. A device for managing terms and conditions (T&C) statements, the
2 device comprising:
3 a plurality of T&C files and a plurality of parameter files useable to generate
4 T&C statements;
5 control logic configured to select a T&C file from the plurality of T&C files
6 and a parameter file from the plurality of parameter files for a loyalty transaction; and
7 control logic configured to dynamically generate a T&C statement for the
8 transaction using the selected T&C file and the selected parameter file.

1 25. The device of claim 24, wherein the control logic selects the T&C file
2 and the parameter file using information specific to the loyalty transaction.

1 26. The device of claim 25, wherein the information specific to the loyalty
2 transaction comprises at least one of portable device information for a portable device,
3 information related to how the device can output the T&C statement, information that
4 indicates if the T&C statement has been accepted before, and information that indicates if
5 redemption is possible for the loyalty transaction

1 27. The device of claim 26, further comprising control logic configured to
2 communicate with the portable device to save information on the portable device regarding
3 whether the T&C statement has been accepted by a user of the portable device.

1 28. A method for generating terms and conditions (T&C) statements for a
2 plurality of portable devices, the method comprising:
3 determining if a T&C statement is needed for a loyalty transaction;
4 if the T&C statement is needed, determining information specific to the
5 loyalty transaction;

6 generating the T&C statement dynamically using the information specific to
7 the loyalty transaction; and
8 outputting the generated T&C statement.

1 29. The method of claim 28, wherein determining information specific to
2 the loyalty transaction comprises:
3 determining portable device information specific to a portable device; and
4 wherein generating the T&C statement comprises using the portable device
5 information to dynamically generate the T&C statement.

1 30. The method of claim 29, wherein the information related to the
2 portable device comprises at least one of information indicating whether the T&C statement
3 has been accepted before, wherein the T&C statement is not generated and outputted if the
4 T&C statement has been accepted before.

1 31. The method of claim 28, wherein determining information specific to
2 the loyalty transaction comprises:
3 determining information related to a device outputting the generated T&C
4 statement; and
5 wherein generating the T&C statement further comprises dynamically
6 generating the T&C statement using the information related to the device.

1 32. The method of claim 31, wherein the information related to the device
2 comprises information indicating whether the device is capable of displaying or printing the
3 T&C statement;
4 wherein the T&C statement is generated for a display format or a printed
5 format based on the information related to the device; and
6 wherein outputting the generated T&C statement comprises displaying the
7 T&C statement in the display format or printed format.

1 33. The method of claim 28, further comprising:
2 receiving input indicating whether the T&C statement is accepted;
3 if the T&C statement has been accepted, processing the loyalty transaction
4 according to a first set of rules; and
5 if the T&C statement has not been accepted, processing the loyalty transaction
6 according to a second set of rules.

1 34. The method of claim 33, further comprising:
2 determining if redemption for the loyalty transaction is possible;
3 if there is no redemption and the generated T&C statement is accepted,
4 sending information to the portable device indicating an accumulation of an item towards an
5 incentive; and
6 if there is redemption and the T&C statement is accepted, sending information
7 to the portable device indicating an item for the loyalty transaction has been redeemed.

1 35. A system for managing terms and conditions (T&C) statements, the
2 system comprising:
3 one or more portable devices;
4 a plurality of distribution channels, each distribution channel comprising:
5 an information determiner configured to interact with a portable device
6 to determine information specific to a loyalty transaction;
7 logic to generate a T&C statement for the loyalty transaction based on
8 the determined information; and
9 an output to output the generated T&C statement.

1 36. The system of claim 35, wherein the information specific to the loyalty
2 transaction comprises portable device information specific to the portable device.

1 37. The system of claim 35, wherein the information specific to the loyalty
2 transaction comprises at least one of information related to the output, information indicating
3 if the T&C statement has been accepted before, and information indicating if redemption is
4 possible for the loyalty transaction.

1 38. The system of claim 35, further comprising a host, the host configured
2 to communicate with the plurality of distribution channels and transmit information used to
3 determine how to generate the T&C statement.

1 39. A method for processing loyalty transactions for a plurality of loyalty
2 programs, the method comprising:
3 using a portable device to conduct a transaction;
4 determining a loyalty program applicable for the transaction;
5 determining portable device information specific to the portable device;

6 determining terms and conditions (T&C) information related to the loyalty
7 program and useable for generating a T&C statement for the transaction;
8 generating the T&C statement using the T&C information;
9 outputting the generated T&C statement;
10 receiving an indication indicating whether the T&C statement was accepted or
11 rejected by a user of the portable device; and
12 processing the transaction based on acceptance or rejection by the user.

1 40. The method of claim 39, wherein processing the transaction comprises
2 processing the transaction as a loyalty transaction if the T&C statement is accepted by the
3 user.

1 41. The method of claim 40, further comprising:
2 determining an incentive to apply to the loyalty transaction; and
3 applying the incentive to the loyalty transaction.

1 42. The method of claim 41, further comprising communicating with the
2 portable device to save information on the portable device indicating that the incentive was
3 awarded.

1 43. The method of claim 40, further comprising:
2 determining an accumulation value based on purchase of an item for the
3 loyalty transaction; and
4 communicating with the portable device to save the accumulation value on the
5 portable device.

1 44. The method of claim 39, wherein processing the transaction comprises
2 processing the transaction as a non-loyalty transaction if the T&C statement is rejected by the
3 user.

1 45. The method of claim 39, further comprising communicating with the
2 portable device to store information that indicates whether the T&C statement has been
3 accepted or rejected.

1 46. A system for managing terms and conditions (T&C) statements,
2 comprising:

3 a plurality of distribution channels each configured to store one or more
4 parameter files and one or more T&C files; and
5 a plurality of portable devices each configured to interact with at least one of
6 the plurality of distribution channels;
7 wherein a portable device interacts with a distribution channel in order to
8 conduct a transaction;
9 wherein the distribution channel determines whether a T&C statement is to be
10 generated for the transaction; and
11 wherein if the T&C statement is to be generated, the distribution channel
12 selects a parameter file from the one or more stored parameter files and a T&C file from the
13 one or more stored T&C files and generates the T&C statement using the selected parameter
14 file and the selected T&C file.

1 47. The system of claim 46 further comprising:
2 a host configured to communicate with the plurality of distribution channels
3 and download the one or more parameter files and one or more T&C files selectively to each
4 of the plurality of distribution channels.

1 48. The system of claim 47 wherein the host is further configured to:
2 receive information related to loyalty programs from one or more sponsors;
3 and
4 generate the one or more parameter files and the one or more T&C files using
5 the information related to the loyalty programs.

1 49. The system of claim 48 wherein the host is further configured to:
2 update the one or more parameter files and the one or more T&C files; and
3 download the updated one or more parameter files and the updated one or
4 more T&C files selectively to the plurality of distribution channels.

1 50. The system of claim 46 wherein the transaction is a loyalty transaction
2 under a loyalty program.

1 51. The system of claim 46 wherein the distribution channel determines
2 whether to generate the T&C statement based on at least one of a plurality of criteria
3 including whether the T&C statement is needed for the transaction, whether the T&C

4 statement has been previously accepted, whether the T&C statement has been revised since it
5 was last accepted and whether acceptance of the T&C statement needs to be obtained again.

1 52. The system of claim 46 wherein the portable device includes portable
2 device information; and
3 wherein the portable device information is used by the distribution channel to
4 determine whether the T&C statement is to be generated for the transaction.

1 53. The system of claim 52 wherein if the T&C statement is to be
2 generated, the distribution channel uses the portable device information to select the
3 parameter file from the one or more stored parameter files and the T&C file from the one or
4 more T&C files and also uses the portable device information to generate the T&C statement.

1 54. The system of claim 53 wherein the portable device information
2 includes at least one of information related to a user of the portable device, information
3 related to a loyalty program and information related to the portable device.

1 55. The system of claim 53 wherein if the T&C statement is to be
2 generated, the distribution channel further uses information related to the distribution channel
3 to generate the T&C statement.

1 56. The system of claim 46 wherein, the distribution channel is configured
2 to output the T&C statement to a user of the portable device for review after the T&C
3 statement is generated.

1 57. The system of claim 56 wherein the distribution channel is further
2 configured to output the T&C statement in one of a plurality of formats.

1 58. The system of claim 56 wherein the distribution channel is further
2 configured to receive a choice made by the user with respect to the T&C statement.

1 59. The system of claim 58 wherein the choice made by the user with
2 respect to the T&C statement includes accepting the T&C statement or rejecting the T&C
3 statement.

1 60. The system of claim 59 wherein if the choice made by the user with
2 respect to the T&C statement is accepting the T&C statement, the distribution channel
3 processes the transaction in a first manner; and
4 wherein if the choice made by the user with respect to the T&C statement is
5 rejecting the T&C statement, the distribution channel processes the transaction in a second
6 manner.

1 61. The system of claim 46 wherein the selected T&C file includes a
2 plurality of tags;
3 wherein the selected parameter file includes a plurality of values
4 corresponding to the plurality of tags.

1 62. The system of claim 61 wherein contents of the T&C statement are
2 changed by modifying the selected parameter file without modifying the T&C file.